

Certificate of Notice Page 1 of 5

United States Bankruptcy Court

Eastern District of Pennsylvania

In re:

Krista Dianna Frasier

Debtor

Case No. 24-11204-amc

Chapter 7

District/off: 0313-2

User: admin

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Date Rcvd: Jul 19, 2024

Form ID: 318

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol

- Definition**
- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ^ Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

CERTIFICATE OF NOTICE

User: admin

Form ID: 318

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 21, 2024:

Recip ID	Recipient Name and Address
db	Krista Dianna Frasier, 40 N 62nd St, Philadelphia, PA 19139-2210
14872671	Philadelphia Municipal Court, Traffic Division, 800 Spring Garden St, Philadelphia, PA 19123-2616

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14872657	Email/Text: megan.harper@phila.gov	Jul 20 2024 00:03:00	City of Philadelphia, Municipal Services Building, 1401 John F Kennedy Blvd Fl 5, Philadelphia, PA 19102-1617
14872655	EDI: CAPITALONE.COM	Jul 20 2024 04:02:00	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14872656	EDI: CITICORP	Jul 20 2024 04:02:00	Citibank, Citicorp Cr Svcs/Centralized Bankruptcy, PO Box 790040, St Louis, MO 63179-0040
14872658	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	City of Philadelphia, Parking Violation Branch, PO Box 41819, Philadelphia, PA 19101-1819
14872659	+ EDI: WFNNB.COM	Jul 20 2024 04:02:00	Comenity/Alphaeoncos, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
14872660	^ MEBN	Jul 20 2024 00:01:34	Cornerstone, Po Box 82561, Lincoln, NE 68501-2561
14872661	EDI: DISCOVER	Jul 20 2024 04:02:00	Discover Financial, Attn: Bankruptcy, 2500 Lake Cook Rd, Riverwoods, IL 60015-3851
14872662	+ Email/Text: GSBankElectronicBankruptcyNotice@google.com	Jul 20 2024 00:03:00	Goldman Sachs Bank USA, Attn: Bankruptcy, 200 West St, New York, NY 10282-2198
14872663	EDI: IRS.COM	Jul 20 2024 04:02:00	Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
14872664	+ EDI: NFCU.COM	Jul 20 2024 04:02:00	Navy FCU, Attn: Bankruptcy, PO Box 3000, Merrifield, VA 22119-3000
14872665	+ EDI: NFCU.COM	Jul 20 2024 04:02:00	

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14872666	+ Email/Text: electronicbkydocs@nelnet.net	Jul 20 2024 04:02:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14872667	Email/Text: fesbank@attorneygeneral.gov	Jul 20 2024 00:03:00	Nelnet, Attn: Bankruptcy, 121 S 13th St, Lincoln, NE 68508-1922
14872670	Email/Text: CollectionsDept@PFCU.COM	Jul 20 2024 00:03:00	Pennsylvania Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120-0001
14872673	+ Email/Text: bankruptcynotices@psecu.com	Jul 20 2024 00:03:00	Philadelphia Federal Credit Union, Attn: Bankruptcy, 12800 Townsend Road, Philadelphia, PA 19154
14872668	EDI: PENNDEPTREV	Jul 20 2024 04:02:00	PSECU, Attention: Bankruptcy, PO Box 67013, Harrisburg, PA 17106-7013
14872668	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jul 20 2024 00:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, 1 Revenue Pl, Harrisburg, PA 17129-0001
14872669	^ MEBN	Jul 20 2024 00:01:36	Pennsylvania Office of General Counsel, 333 Market St Fl 17, Harrisburg, PA 17101-2210
14872672	Email/Text: bankruptcy@philapark.org	Jul 20 2024 00:03:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market St, Philadelphia, PA 19106-1538
14872674	^ MEBN	Jul 20 2024 00:01:25	Raymour & Flanigan, Attn: Bankruptcy, PO Box 220, Liverpool, NY 13088-0220
14872675	+ EDI: SYNC	Jul 20 2024 04:02:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14872676	Email/Text: dbogucki@trumark.org	Jul 20 2024 00:03:19	Trumark Financial Credit Union, Attn: Bankruptcy, 335 Commerce Dr, Ft Washington, PA 19034-2701
14872677	Email/Text: usapae.bankruptcynotices@usdoj.gov	Jul 20 2024 00:03:00	U.S. Attorney, Eastern District of Pa., 615 Chestnut St Ste 1250, Philadelphia, PA 19106-4404
14872678	^ MEBN	Jul 20 2024 00:01:19	U.S. Department of Justice, 950 Pennsylvania Ave NW, Washington, DC 20530-0009
14872679	+ Email/Text: cc-bankruptcy-group@robinhood.com	Jul 20 2024 00:03:00	X1 Inc, 548 Market St #30684, San Francisco, CA 94104-5401

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

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Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 18, 2024 at the address(es) listed below:

Name	Email Address
GARY F. SEITZ	on behalf of Trustee GARY F. SEITZ gseitz@gsbblaw.com gfs@trustesolutions.net
GARY F. SEITZ	gseitz@gsbblaw.com gfs@trustesolutions.net
MICHAEL A. CIBIK	on behalf of Debtor Krista Dianna Frasier help@cibiklaw.com noreply01@cibiklaw.com;noreply02@cibiklaw.com;noreply03@cibiklaw.com;noreply04@cibiklaw.com;noreply05@cibiklaw.co m;cibiklawpc@jubileebk.net;cibiklaw@recap.email;ecf@casedriver.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 4

Information to identify the case:

Debtor 1	Krista Dianna Frasier	Social Security number or ITIN xxx-xx-2095
	First Name Middle Name Last Name	EIN -----
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name	Social Security number or ITIN -----
		EIN -----
United States Bankruptcy Court Eastern District of Pennsylvania		
Case number: 24-11204-amc		

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Krista Dianna Frasier

7/18/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.